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Date: July 2, 2007 Name: Scott A. Timmerman (Reg. No. 55,678) Signature: /Scott A. Timmerman/

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application:

Paul Gallagher, et. al.

Serial No.: 10/727,303

Examiner: Jason M. Borlinghaus

Filed: December 2, 2003

Group Art Unit: 3628

For: SYSTEMS AND METHODS FOR
IMPLEMENTING PERSON-TO-
PERSON MONEY EXCHANGES

AMENDMENT AND REMARKS

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated April 6, 2007, please enter the following amendments and consider the following remarks: